

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of TennesseeIn re:
Michael Scott Carmichael
DebtorCase No. 18-50024-MPP
Chapter 11**CERTIFICATE OF NOTICE**

District/off: 0649-2

User: easterlyk
Form ID: 309EPage 1 of 1
Total Noticed: 20

Date Rcvd: Jan 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2018.

db +Michael Scott Carmichael, 1059 North Cedar Bluff Road, Suite 107, Knoxville, TN 37923-2233
 11947658 Chase, Mail Code OH4-7124, 3415 Vision Drive, Columbus, OH 43219-6009
 11947659 +Clerk of the Court, 100 Broad Street, Suite 143, Charleston, SC 29401-2210
 11947660 +Cynthia Ellsworth, Individually & for EMS Universal ID, LLC, 2809 Stay Sail Way,
 Mount Pleasant, SC 29466-8599
 11947661 +Digital Financial Group, 4970 South 900 East, Suite J, Salt Lake City, UT 84117-3929
 11947662 +EMS Universal ID, 7040 W Ambleside Dr, Boise, ID 83709-4901
 11947663 +EMS Universal Systems, 5005 Rockside Road, Independence, OH 44131-2194
 11947664 +Guardian Enterprises of Alabama, LLC, 82 Plantation Point, Suite 102,
 Fairhope, AL 36532-2962
 11947666 +Lawhorn CPA Group, Inc., 6312 Kingston Pike # 100, Knoxville, TN 37919-4958
 11947668 +Patricia W. Carmichael, 648 Ranch Road, Blaine, TN 37709-2037
 11947669 +Patricia W. Carmichael, 648 Ranch Road #1A, Blaine, TN 37709-2037
 11947670 +Stephan V. Futeral, Esq., P.O. Box 1385, Mount Pleasant, SC 29465-1385
 11947671 U.S. Attorney General, 800 Market Street, Ste. 211, Knoxville, TN 37902-2342
 11947672 U.S. Bank, 607 Main Street, Knoxville, TN 37902

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: rej@qcflaw.com Jan 10 2018 20:33:27 Ryan E. Jarrard,
 Quist, Fitzpatrick & Jarrard, 2121 First Tennessee Plaza, Knoxville, TN 37929
 ust +E-mail/Text: ustpreregion08.kx.ecf@usdoj.gov Jan 10 2018 20:34:42 United States Trustee,
 800 Market Street, Suite 114, Howard H. Baker Jr. U.S. Courthouse,
 Knoxville, TN 37902-2303
 11947655 EDI: AMEREXPR.COM Jan 10 2018 20:33:00 American Express, P.O. Box 981535,
 El Paso, TX 79998-1535
 11947657 EDI: BANKAMER2.COM Jan 10 2018 20:33:00 Bank of America, P.O. Box 15027,
 Wilmington, DE 19850-5027
 11947665 EDI: IRS.COM Jan 10 2018 20:33:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346
 11947667 +EDI: BJPNEWTONJR.COM Jan 10 2018 20:33:00 LP Cleaners, c/o John P. Newton, Jr., Trustee,
 1111 Northshore Drive, Ste. S-570, Knoxville, TN 37919-4084

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

11947656* American Express, P.O. Box 981535, El Paso, TX 79998-1535

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 12, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2018 at the address(es) listed below:

Ryan E. Jarrard on behalf of Debtor Michael Scott Carmichael rej@qcflaw.com
United States Trustee Ustpreregion08.kx.ecf@usdoj.gov

TOTAL: 2

Information to identify the case:

Debtor 1	Michael Scott Carmichael	Social Security number or ITIN	xxx-xx-6669
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Eastern District of Tennessee	Date case filed for chapter	11 1/5/18
Case number:	2:18-bk-50024-MPP		

Official Form 309E (For Individuals or Joint Debtors)
Notice of Chapter 11 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors and debtors, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 11 plan may result in a discharge of debt. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 10 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records) at <https://ecf.tneb.uscourts.gov>.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael Scott Carmichael	
2. All other names used in the last 8 years	aka M. Scott Carmichael	
3. Address	1059 North Cedar Bluff Road, Suite 107 Knoxville, TN 37923	
4. Debtor's attorney Name and address	Ryan E. Jarrard Quist, Fitzpatrick & Jarrard 2121 First Tennessee Plaza Knoxville, TN 37929	Contact phone 865.524.1873
5. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://ecf.tneb.uscourts.gov .	William T. Magill Clerk of Court United States Bankruptcy Court James H. Quillen U. S. Courthouse 220 West Depot Street, Suite 218 Greeneville, TN 37743	Hours open: Monday – Friday 8:00 AM – 4:30 PM Contact phone (423) 787-0113 Date: 1/10/18

For more information, see page 2 >

6. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

February 2, 2018 at 09:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

**Bankruptcy Meeting Room, 1st Floor,
Howard H. Baker Jr. U.S. Courthouse,
800 Market Street, Knoxville, TN
37902**

7. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under 11 U.S.C. § 1141(d)(3) or
- if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).

First date set for hearing on confirmation of plan. The court will send you a notice of that date later.

**Filing deadline for dischargeability complaints:
4/3/18**

Deadline for filing proof of claim:

5/3/18

For a governmental unit: **7/5/18**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

Your claim will be allowed in the amount scheduled unless:

- your claim is designated as *disputed*, *contingent*, or *unliquidated*;
- you file a proof of claim in a different amount; or
- you receive another notice.

If your claim is not scheduled or if your claim is designated as *disputed*, *contingent*, or *unliquidated*, you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled.

You may review the schedules at the bankruptcy clerk's office or online at <https://ecf.tneb.uscourts.gov>.

There are three ways to file a proof of claim in a bankruptcy case: (1) electronically; (2) using the CM/ECF system; or (3) by mail or in person. To file a proof of claim electronically, you should use the electronic proof of claim application located on the court's website at www.tneb.uscourts.gov under the Claims button. To file a claim using the CM/ECF system, by mail or in person, you should complete a proof of claim form under the Forms tab of the court's website. The proof of claim may then be filed using the CM/ECF system, or filed in person at, or mailed to, the clerk's office at the address shown on page 1 of this Notice. If you wish to receive proof of its receipt by the Bankruptcy Court, please enclose a copy of the proof of claim together with a stamped, self-addressed envelope.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Do not include this Notice with any filing you make with the Court.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing Deadline:

30 days after the *conclusion* of the meeting of creditors, or within 30 days after any amendment to the list of exemptions is filed, whichever is later (But see Federal Rule of Bankruptcy Procedure 1019(2)(B) for converted cases).

8. Creditors with a foreign address

If you are a creditor receiving mailed notice at a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

9. Filing a Chapter 11 bankruptcy case

Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate the debtor's business.

For more information, see page 3 >

Debtor **Michael Scott Carmichael**

Case number **2:18-bk-50024-MPP**

10. Discharge of debts	Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. See 11 U.S.C. § 1141(d). However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you believe that a particular debt owed to you should be excepted from the discharge under 11 U.S.C. § 523 (a)(2), (4), or (6), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1141 (d)(3), you must file a complaint and pay the filing fee in the clerk's office by the first date set for the hearing on confirmation of the plan. The court will send you another notice telling you of that date.
11. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://ecf.tneb.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 7.